

Sales contract and title Page 1 of 2

Buyer (and Co-Buyer) Name and Address (including County and Zip Code)	Creditor - Seller Name and Address
EMMET BOWEN 154 PHILLIPS ST MOLLY SPRING, MS 38635	4444 HODGSON BLVD COLLIERVILLE, TN 38017

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreement on the front and back of this contract. You agree to pay the Seller (sometimes "you" or "us" in this contract) the Amount Financed and Finance Charge according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2007	CHEVROLET AVALANCHE	3GNEC126578386608	<input checked="" type="checkbox"/> Personal, family or household <input type="checkbox"/> Business <input type="checkbox"/> Agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sales Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled	The total cost of your purchase on credit, including your down payment of \$385.00
7.98 %	\$ 14289.61	\$ 54348.79	\$ 68638.48	\$ 71638.48

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	\$553.29	Monthly beginning 06/04/2007

Or As Follows

Late Charge: If payment is not received in full within 12 days after it is due, you will pay a late charge of \$ 1.00 or 5 % of the part of the payment that is late, whichever is greater.

Prepayment: If you pay off all your debt early, you will not have to pay a penalty. Monthly interest: You are giving a security interest in the vehicle being purchased. Additional Information: See this contract for more information including information about nonpayment, default, any required payment in full before the scheduled date and security interest.

RECONSTRUCTION OF AMOUNT FINANCED

1. Cash Price (including \$ 385.00 sales tax)	\$ 53228.34 (1)
2. Total Downpayment =	
Trade-in (Cash)	N/A
Trade-in (Trade)	N/A
Down Payment	N/A
Less Pay Off Made by Seller	N/A
Security Not Trade In	N/A
+ Cash	\$ 385.00
+ Other	N/A
If total downpayment is negative, enter "0" and see 4(f) below	\$ 385.00 (2)
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 52843.34 (3)
4. Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts)	
A. Cost of Optional Credit Insurance Paid to Insurance Company or Companies	
Life	\$ N/A
Disability	\$ N/A
B. Vendor's Single Interest Insurance Paid to Insurance Company	\$ N/A
C. Other Insurance Paid to the Insurance Company	\$ 525.00
D. Official Fees Paid to Government Agencies	\$ N/A
E. Government Taxes Not Included in Cash Price	\$ N/A
F. Government License and/or Registration Fees	\$ 105.38
G. Government Certificate of Title Fees	\$ 15.00
H. Other Charges (Seller must identify who is paid and describe payment)	
to M/R for Pay Credit or Lease Balance	\$ N/A
to BILL HEADS PROCESSING FEE	\$ 399.95
to M/R for	\$ N/A
to SHIP for SERVICE CENTER	\$ 3688.00
to M/R for	\$ N/A
to M/R for	\$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 4128.45 (4)
5. Amount Financed (3 + 4)	\$ 54348.79 (5)

Insurance: You may buy the physical damage insurance the contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the law in your state requires it. Single interest insurance is required if scheduled before your decision to buy or not to buy other insurance will not be a factor in the credit approval process.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability (Buyer Only)

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the same cost. If you choose this insurance, the cost is shown on Item 4A of the Reconstruction of Amount Financed. Credit life insurance is based on your original payment schedule. The insurance may not pay all you owe on the contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Insurance

☒ GAP Type of Insurance Term

Premium \$ 399.00

Insurance Company Name FCBP

Home Office Address

Agent the insurance checked above

Signature of Buyer

Signature of Co-Buyer

Signature of Seller

Signature of Co-Seller

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OPTION: ☐ You pay no finance charge if the amount financed, Item 5, is paid in full on or before _____ Year. SELLER'S INITIALS _____

NO COOLING OFF PERIOD
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains a binding agreement between you and us relating to the contract. Any change to this contract must be in writing, and we must sign it. No oral changes are binding. Buyer Signs EMMET BOWEN Co-Buyer Signs EMMET BOWEN
If any part of this contract is not valid, all other parts may still be valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs EMMET BOWEN Date 05/28/07 Co-Buyer Signs EMMET BOWEN Date 05/28/07

Co-Buyer and Other Owners - A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to sign this contract.

Other owner signs here X Address _____

Seller signs BILL HEADS CHEVROLET INC. COLLIERVILLE, TN Date 05/28/07 X _____

Seller assigns its interest in the contract to SHRC (Assigned under the terms of Seller's agreement(s) with Assigned)

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

BILL HEADS CHEVROLET INC. COLLIERVILLE, TN by _____

Seller _____

BUYER'S SIGNATURE: EMMET BOWEN Date 05/28/07

CO-BUYER'S SIGNATURE: EMMET BOWEN Date 05/28/07

OTHER OWNER'S SIGNATURE: _____ Date _____

SELLER'S SIGNATURE: _____ Date _____

SELLER'S SIGNATURE: _____ Date _____

SELLER'S SIGNATURE: _____ Date _____

SELLER'S SIGNATURE: _____ Date _____

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SELLER'S SIGNATURE: _____ Date _____

SELLER'S SIGNATURE: _____ Date _____

SELLER'S SIGNATURE: _____ Date _____

ORIGINAL LENDER

VEHICLE IDENTIFICATION NUMBER 3GNEC12057Q306608
YEAR 07 MAKE CHEV MODEL AVA BODY TYPE UT TITLE NUMBER 76562621
DATE OF FIRST SECURITY INTEREST 06-20-2007

GMAC
PO BOX 8102
COCKEYSVILLE MD 21030
FIRST LIEN RELEASED BY

SIGNATURE

RELEASE DATE

GMAC
PO BOX 8102
COCKEYSVILLE MD 21030

STATE OF TENNESSEE
DEPARTMENT OF REVENUE

000079

STATE OF TENNESSEE
VERIFY THE AUTHENTICITY OF THIS MOTOR VEHICLE DOCUMENT BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	BODY TYPE	TITLE NUMBER
3GNEC12057Q306608	07	CHEV	AVA	UT	76562621

NEW	USED	DEMO	PREVIOUS TITLE NO	PREV STATE	SALES OR USE TAX	CO	ODOMETER
X			MSO	FL	\$3750.05	79	11

PREV OTHER TITLE ST: FL

DATE TITLE ISSUED 07-30-2007 REMARKS

DATE VEHICLE ACQUIRED 06-20-2007 ACTUAL MILEAGE

ORTHER BOWEN OR
EMMET BOWEN
38118 SUMNERS WELL
MEMPHIS, TN 38118

SATISFACTORY PROOF OF OWNERSHIP HAVING BEEN
SUBMITTED UNDER TENNESSEE CODE ANNOTATED,
56-3-101. TITLE TO THE MOTOR VEHICLE DESCRIBED
ABOVE IS VESTED IN THE OWNER'S NAME HEREIN.
THIS OFFICIAL CERTIFICATE OF TITLE IS ISSUED FOR
SAID MOTOR VEHICLE.

FIRST LIEN RELEASED BY

SIGNATURE RELEASE DATE

DATE OF FIRST SECURITY INTEREST 06-20-2007

GMAC
PO BOX 8102
COCKEYSVILLE MD 21030
4105833

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO SEE THE MARK.

STATE OF TENNESSEE